

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL A. ZURAT
JENNIFER M. ZURAT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20442

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/05/2020 and confirmed on 3/23/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		160,158.51
Less Refunds to Debtor	4,480.17	
TOTAL AMOUNT OF PLAN FUND		155,678.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	10,220.71	
Trustee Fee	8,162.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,383.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	52,906.53	0.00	52,906.53
	Acct: 2176				
	MIDFIRST BANK SSB*	842.23	842.23	0.00	842.23
	Acct: 2176				
	HUNTINGTON NATIONAL BANK(*)	2,516.76	2,516.76	476.30	2,993.06
	Acct: 2437				
	WELLS FARGO BANK NA D/B/A WELLS FA	32,235.93	32,235.93	3,429.28	35,665.21
	Acct: 0290				
					92,407.03

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL A. ZURAT	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL A. ZURAT	4,480.17	4,480.17	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	4,680.95	4,680.95	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5/22				
	THOMPSON LAW GROUP PC	2,039.76	2,039.76	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0/24				
	THOMPSON LAW GROUP PC	0.00	0.00	0.00	0.00
	Acct:				
	ACAR LEASING LTD D/B/A GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 3881				
	AMERICAN CREDIT ACCEPTANCE	0.00	13,754.16	0.00	13,754.16
	Acct:				
					13,754.16

Unsecured					
	ACAR LEASING LTD D/B/A GM FINANCIAL	736.51	736.51	0.00	736.51
	Acct: 3881				
	AMERICAN EXPRESS NATIONAL BANK	943.87	655.73	0.00	655.73

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1001				
	BANCO POPULAR DE PUERTO RICO	1,027.67	713.94	0.00	713.94
	Acct: 5067				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,489.30	1,034.65	0.00	1,034.65
	Acct: 9353				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,471.33	1,716.88	0.00	1,716.88
	Acct: 4673				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,739.99	1,208.81	0.00	1,208.81
	Acct: 0872				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,088.08	2,840.07	0.00	2,840.07
	Acct: 8338				
	CAPITAL ONE BANK (USA) NA BY AMERIC	267.84	186.07	0.00	186.07
	Acct: 0367				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,409.77	979.40	0.00	979.40
	Acct: 1072				
	PORTFOLIO RECOVERY ASSOCIATES LLC	477.82	331.95	0.00	331.95
	Acct: 4845				
	CLEARVIEW FCU**	2,439.23	1,694.58	0.00	1,694.58
	Acct: 0366				
	CLEARVIEW FCU**	14,881.92	10,338.77	0.00	10,338.77
	Acct: 0366				
	LVNV FUNDING LLC	819.36	569.23	0.00	569.23
	Acct: 6371				
	LVNV FUNDING LLC	2,427.26	1,686.27	0.00	1,686.27
	Acct: 1410				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	4,197.90	2,916.37	0.00	2,916.37
	Acct: 4770				
	PRA RECEIVABLES MANAGEMENT LLC - /	3,515.61	2,442.36	0.00	2,442.36
	Acct: 9244				
	JEFFERSON CAPITAL SYSTEMS LLC*	691.71	480.54	0.00	480.54
	Acct: 0036				
	CITIBANK NA**	192.46	133.71	0.00	133.71
	Acct: 2440				
	VERIZON BY AMERICAN INFOSOURCE AS	529.19	367.64	0.00	367.64
	Acct: 0001				
	DUQUESNE LIGHT COMPANY(*)	144.64	100.48	0.00	100.48
	Acct: 4056				
	ACAR LEASING LTD D/B/A GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct:				
	LENDING CLUB CORP*	5,340.51	0.00	0.00	0.00
	Acct: 0623				
	LENDING CLUB CORP*	6,903.79	0.00	0.00	0.00
	Acct: 0438				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0036				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL ZURAT	0.00	0.00	0.00	0.00
	Acct:				
	WEB BANK++	0.00	0.00	0.00	0.00
	Acct:				
					31,133.96
TOTAL PAID TO CREDITORS					137,295.15

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	35,594.92
UNSECURED	56,735.76

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL A. ZURAT
JENNIFER M. ZURAT
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20442

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael A. Zurat
Jennifer M. Zurat
Debtors

Case No. 20-20442-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 30, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
15195983	Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84130

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 01 2025 00:20:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 01 2025 00:20:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:35:57	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:36:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15202202	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 01 2025 00:20:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282696	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 01 2025 00:20:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15195979	+ Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:53:09	American Express, PO Box 981537, El Paso, TX 79998-1537
15217982	Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:34:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15195980	+ Email/Text: hildaris.burgos@popular.com	May 01 2025 00:20:00	Banco Popular de Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
15195982	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:52:12	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15195981	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 01:11:04	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15214914	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:35:37	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15230446	Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2025 00:34:32	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15195984	+ Email/Text: bankruptcy@clearviewfcu.org	May 01 2025 00:20:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
15195985	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0315-2

User: auto

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Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 40

		May 01 2025 00:34:06	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15229255	+ Email/Text: kbarkley@bernsteinlaw.com	May 01 2025 00:21:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195986	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 01 2025 00:20:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
15195987	+ Email/Text: bankruptcy@huntington.com	May 01 2025 00:20:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15229896	Email/Text: JCAP_BNC_Notices@jcap.com	May 01 2025 00:20:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15195988	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 00:35:54	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15216477	+ Email/Text: RASEBN@raslg.com	May 01 2025 00:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15221372	Email/PDF: resurgentbknotifications@resurgent.com	May 01 2025 00:34:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195989	+ Email/Text: Documentfiling@lciinc.com	May 01 2025 00:19:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15260866	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 01 2025 01:35:58	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15195990	+ Email/Text: nsm_bk_notices@mrcooper.com	May 01 2025 00:19:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15220996	+ Email/Text: nsm_bk_notices@mrcooper.com	May 01 2025 00:19:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15479776	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 01:46:15	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15222712	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:52:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15195991	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 01:46:16	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
15195992	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 00:52:48	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15230017	^ MEBN	May 01 2025 00:14:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196368	^ MEBN	May 01 2025 00:14:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15195993	Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2025 01:10:19	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
15203341	Email/Text: bankruptcy@huntington.com	May 01 2025 00:20:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15226963	Email/PDF: ebn_ais@aisinfo.com	May 01 2025 00:52:04	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15195994	+ Email/Text: bankruptcy@webbank.com	May 01 2025 00:19:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
15195995	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 01 2025 00:52:10	Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
15219768	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 01 2025 00:36:19	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto,

District/off: 0315-2

User: auto

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Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 40

P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Danielle M DiLeva	on behalf of Creditor MidFirst Bank ddileva@kmlawgroup.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8